Applicant: Kitchen et al. Filed: May 31, 2001

Application No.: 09/867,588

## Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

## Listing of Claims:

Claim 34. (Previously presented) A method:

transmitting, via a network, a bill including an indicator to access terms and conditions to a payer;

receiving, via the network, a request from the payer for the terms and conditions via activation of the indicator; and

transmitting to the payer, via the network, the terms and conditions in response to the received request.

Claim 35. (Canceled)

Claim 36. (Previously presented) The method of claim 34, wherein the indicator to access terms and conditions comprises a link.

Claim 37. (Previously presented) The method of claim 34, wherein the bill comprises one of a summary bill or a detailed bill.

Claim 38. (Previously presented) The method of claim 34, wherein the bill is transmitted by a first network station and the terms and conditions are transmitted by a second network station different than the first network station.

Claim 39. (Previously presented) A system a network station, wherein the network station transmits, via a network, a bill including an indicator to access terms and conditions to a paver.

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receives a request from the payer for the terms and conditions via activation of the indicator, and transmits to the payer the requested terms and conditions via the network.

Claim 40. (Canceled)

Claim 41. (Currently amended) The system of claim 39, wherein[[:]] the indicator to access terms and conditions comprises a link.

Claim 42. (Canceled)

Claim 43. (Previously presented) The system of claim 39, wherein the bill comprises one of a summary bill or a detailed bill.

Claim 44. (Canceled)

Claim 45. (Previously presented) A system, comprising:

a first network station that transmits, via a network, a bill including an indicator to access terms and conditions to a payer; and

a second network station that receives, via the network, a request from the payer for the terms and conditions via activation of the indicator, and transmits to the payer, via the network, the requested terms and conditions.

Claim 46. (Canceled)

Claim 47. (Previously presented) The system of claim 45, wherein the indicator to access terms and conditions comprises a link.

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Claim 48. (Previously presented) The system of claim 45, wherein the bill comprises one of

a summary bill or a detailed bill.

Claim 49. (Previously presented) The system of claim 34, wherein the bill is transmitted by

a first network station and the request from the payer for the terms and conditions is received by

a second network station different than the first network station.

Claim 50. (Previously presented) The system of claim 38, wherein the first network station

comprises a centralized bill processing system and the second network station comprises a biller

network station.

Claim 51. (Previously presented) The system of claim 45, wherein the first network station

comprises a centralized bill processing system.

Claim 52. (Previously presented) The system of claim 45, wherein the second network

station comprises a biller network station.

Claim 53. (Previously presented) The system of claim 45, wherein the first network station

and the second network station comprise the same network station.

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